

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Steven R. Barshinger
Karen A. Barshinger
Debtors

Case No. 17-04685-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Feb 27, 2023

User: AutoDocket
Form ID: 3180W

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Steven R. Barshinger, Karen A. Barshinger, 2535 Freysville Road, Red Lion, PA 17356-8268
cr	+ OSAT 2021-RPL1, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
4991329	+ Allied Recovery Services, 3960 Howard Hughes Parkway #500, Las Vegas, NV 89169-5988
4991330	Anesthesia Associates of York, PO Box 639012, Cincinnati, OH 45263-9012
4991331	Apothaker Scian, PC, 520 Fellowship Road, Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496
4991332	Apple Hill Surgical Center, 25 Monument Road, Suite 270, York, PA 17403-5073
4991339	Medical Diagnostic Laboratories, 2439 Kuser Road, Trenton, NJ 08690-3303
5024993	+ Met-Ed, FirstEnergy, 101 Crawfords Corner Rd, Bldg 1 Ste 1-511, Holmdel, NJ 07733-1976
4991340	Met-Ed, PO Box 3687, Akron, OH 44309-3687
4991341	+ Mid America Bank, 5109 South Broadband Lane, Sioux Falls, SD 57108-2208
4991346	SKO Brenner American, Inc., 40 Daniel Street, PO Box 230, Farmingdale, NY 11735-0230
5430457	+ Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
4991348	WellSpan Health, PO Box 742641, Cincinnati, OH 45274-2641
4991354	+ West Coast Servicing, Inc., 7911 Warner Avenue, Huntington Beach, CA 92647-4707
4991355	+ Windsor Township, 1480 Windsor Road, Red Lion, PA 17356-9583
4991356	+ York County Tax Claim Bureau, 28 East Market Street, York, PA 17401-1501
4999491	+ York Hospital, 1001 S George St, York, PA 17403-3645

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 27 2023 18:46:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
4991333	+ EDI: CCS.COM	Feb 27 2023 23:40:00	Credit Collection Services, 725 Canton Street, PO Box 607, Norwood, MA 02062-0607
4991336	+ Email/Text: bankruptcy@fncbinc.com	Feb 27 2023 18:45:00	First National Collection Bureau, PO Box 51660, Sparks, NV 89435-1660
5034654	+ Email/Text: flyersprod.inbound@axisai.com	Feb 27 2023 18:46:00	J.P. Morgan Mortgage Acquisition Corp. C/O, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
4991337	EDI: JEFFERSONCAP.COM	Feb 27 2023 23:40:00	Jefferson Capital Systems, LLC, 16 Mclelland Road, Saint Cloud, MN 56303
5034419	Email/PDF: resurgentbknofications@resurgent.com	Feb 27 2023 18:54:11	LVNV Funding LLC, c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675
4991338	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 27 2023 18:54:00	LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497
5033718	Email/PDF: resurgentbknofications@resurgent.com	Feb 27 2023 18:54:00	LVNV Funding, LLC its successors and assigns as, assignee of FPPM Carmel Holdings I, LLC, Resurgent Capital Services, PO Box 10587,

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			Greenville, SC 29603-0587
5432576	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 27 2023 18:46:00	OSAT 2021-RPL1, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
5432577	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 27 2023 18:46:00	OSAT 2021-RPL1, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, OSAT 2021-RPL1, Serviced by Select Portfolio Servicing,
4991342	Email/Text: bankruptcies@penncredit.com	Feb 27 2023 18:46:00	Penn Credit Corporation, 916 South 14th Street, PO Box 988, Harrisburg, PA 17108-0988
5031301	EDI: Q3G.COM	Feb 27 2023 23:40:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4991345	+ Email/Text: flyersprod.inbound@axisai.com	Feb 27 2023 18:46:00	Rushmore Loan Management, PO Box 52708, Irvine, CA 92619-2708
4991347	+ EDI: BLUESTEM	Feb 27 2023 23:40:00	Webbank / Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
TOTAL: 14			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4991334	*+	Credit Collection Services, 725 Canton Street, PO Box 607, Norwood, MA 02062-0607
4991335	*+	Credit Collection Services, 725 Canton Street, PO Box 607, Norwood, MA 02062-0607
5034526	*	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675
4991343	*P++	PENN CREDIT CORPORATION, PO BOX 69703, HARRISBURG PA 17106-9703, address filed with court:, Penn Credit Corporation, 916 South 14th Street, PO Box 988, Harrisburg, PA 17108-0988
4991344	*P++	PENN CREDIT CORPORATION, PO BOX 69703, HARRISBURG PA 17106-9703, address filed with court:, Penn Credit Corporation, 916 South 14th Street, PO Box 988, Harrisburg, PA 17108-0988
4991349	*	WellSpan Health, PO Box 742641, Cincinnati, OH 45274-2641
4991350	*	WellSpan Health, PO Box 742641, Cincinnati, OH 45274-2641
4991351	*	WellSpan Health, PO Box 742641, Cincinnati, OH 45274-2641
4991352	*	WellSpan Health, PO Box 742641, Cincinnati, OH 45274-2641
4991353	*	WellSpan Health, PO Box 742641, Cincinnati, OH 45274-2641
5009482	*+	West Coast Servicing, Inc., 7911 Warner Ave., Huntington Beach, CA 92647-4707
5010449	*+	West Coast Servicing, LLC, 7911 Warner Avenue, Huntington Beach, CA 92647-4707

TOTAL: 0 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2023 at the address(es) listed

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below:

Name	Email Address
Brian Nicholas	on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. bnicholas@kmlawgroup.com
Daniel Philip Jones	on behalf of Creditor OSAT 2021-RPL1 djones@sterneisenberg.com bkecf@sterneisenberg.com
Elizabeth L Wassall	on behalf of Creditor West Coast Servicing Inc. ewassall@udren.com, bankruptcy@udren.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. bkgroup@kmlawgroup.com
Morris A Scott	on behalf of Creditor West Coast Servicing Inc. mscott@disabilityrightspa.org
Nicole Bernadette LaBletta	on behalf of Creditor West Coast Servicing Inc. nlabletta@pincuslaw.com, brausch@pincuslaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Steven R. Barshinger pmurphy@dplglaw.com kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Karen A. Barshinger pmurphy@dplglaw.com kgreene@dplglaw.com
Steven K Eisenberg	on behalf of Creditor OSAT 2021-RPL1 seisenberg@sterneisenberg.com bkecf@sterneisenberg.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1

Steven R. Barshinger

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3883

EIN --

Debtor 2

Karen A. Barshinger

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9201

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-04685-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven R. Barshinger

Karen A. Barshinger

By the
court:2/27/23Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.